

APPLICATION FORM FOR EDUCATION LOAN

CREDILA
AN HDFC LTD. COMPANY

CREDILA FINANCIAL SERVICES PVT. LTD.
CORPORATE IDENTITY NUMBER : U67190MH2006PTC159411
REGD. OFFICE: B-301, CITI POINT, ANDHERI-KURLA ROAD, NEXT TO KOHINOOR CONTINENTAL, ANDHERI (EAST), MUMBAI 400059, INDIA.
TEL: +91-022-28266636 EMAIL: loan@credila.com

Paste
Recent Passport size
Photograph of
Student
(Cross Signed)

Paste
Recent Passport size
Photograph of
Co-Applicant
(Cross Signed)

Loan Amount (in Rs.)

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For Official Use Only

Prospect ID: _____
Branch Location: _____
Sourcing Channel: _____
Product Group: _____
Application Number: _____

Instruction: PLEASE FILL IN BLOCK LETTERS ONLY.

A Student Details

- 1) Name: _____
First Name Middle Name Surname
- 2) Father's / Spouse's Name: _____
First Name Middle Name Surname
- 3) Date of Birth:

D	D	M	M	Y	Y	Y	Y
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 4) Gender: ☐ Male ☐ Female 5) Marital Status.: ☐ Married ☐ Unmarried
- 6) PAN No: _____ 7) Passport No.: _____
- 8) Current Residential Address: _____ Landmark: _____
City: _____ State: _____ PIN Code: _____ Country: _____
- 9) E-mail ID : _____
- 10) Landline No. (Permanent Residence): _____ - _____ (STD) (NUMBER)
- 11) Mobile No.: _____

Exam / Course	Year Completed	Marks (%)	School / College / University
10 th			
12 th			
Last Degree (if any): Specify: _____			

Name of Entrance Test	Score
a)	
b)	
c)	

B Course Details

- 1) Admission Status: ☐ Confirmed ☐ Awaited
- 2) University/College: _____ 3) Name of the Course: _____
- 4) University/College Address: _____
City: _____ State: _____ Country: ☐ India ☐ USA ☐ UK ☐ Other (specify) : _____
- 5) Course Duration: _____ years 6) ☐ Full Time ☐ Part Time ☐ Distance Learning
- 7) Type of Course: ☐ Medicine ☐ Management ☐ Engineering (Specialisation): _____
☐ Certificate Courses (Pilot, Clinical Research, etc) ☐ Other (Specify) : _____

C Loan Details

A) Purpose	Amount (Rs.)	B) Funds Available	Amount (Rs.)
1) Tuition Fees		1) Own Sources (Details): _____	
2) Living Expenses Including Hostel & Food Expenses		2) Scholarship	
3) Travelling Expenses		3) Others (Specify): _____	
4) Others (Specify): _____			
Total of A		Total of B	
Loan Required (A - B) = Rs.			

D Details of Security Offered

- 1) Security Offered: ☐ Yes ☐ No
- 2) Type of Security Offered I:
☐ Residential ☐ Commercial ☐ Plot ☐ FD
☐ Property Funded by HDFC ☐ Others (Specify): _____
- 3) Property Address: _____
- 4) Current Value (Rs.): _____
- 5) Security Owned By: _____
- 2) Type of Security Offered II (If any):
☐ Residential ☐ Commercial ☐ Plot ☐ FD
☐ Property Funded by HDFC ☐ Others (Specify): _____
- 3) Property Address: _____
- 4) Current Value (Rs.): _____
- 5) Security Owned By: _____

E Reference of Student (Note: Reference should be known to the student for more than one year and not related.)

- 1) Name: _____
- 2) Address: _____ City: _____ State: _____ PIN: _____
- 3) Personal E-mail ID: _____ 4) Landline No: _____ 5) Mobile No.: _____

F	Co-Applicant Details																			
1)	Relationship With Student: <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Brother <input type="checkbox"/> Sister <input type="checkbox"/> Spouse <input type="checkbox"/> Self <input type="checkbox"/> Relative (Specify): _____																			
2)	Name: _____ <small>First Name Middle Name Surname</small>																			
3)	Father's / Spouse's Name: _____ <small>First Name Middle Name Surname</small>																			
4)	Date of Birth:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	5) Gender:	<input type="checkbox"/> Male	<input type="checkbox"/> Female	6) Marital Status:	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Other						
7)	PAN No.:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				8) Passport No.:	<input type="text"/>								
9)	Current Residential Address: _____										Landmark: _____									
	City: _____		State: _____		PIN Code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		Country: _____													
10)	Permanent Residential Address: _____										Landmark: _____									
	City: _____		State: _____		PIN Code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		Country: _____													
11)	Landline No. (Current):		<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	12)	Landline No. (Permanent):		<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
			(STD)		(NUMBER)									(STD)		(NUMBER)				
13)	Mobile No.:		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	14)	Personal E-mail ID : _____								
15)	Qualifications :		<input type="checkbox"/> Under-Graduate			<input type="checkbox"/> Diploma			<input type="checkbox"/> Graduate			<input type="checkbox"/> Doctorate/Post Graduate								
16)	Number Of Dependents:		<input type="text"/>								17)	Years in Current Residential Address: _____ Years								
18)	Current Residence :		<input type="checkbox"/> Self Owned			<input type="checkbox"/> Family			<input type="checkbox"/> Provided by Employer			<input type="checkbox"/> Rented								

G Bank Details (Where salary is deposited or your main account)					
	Name of Account Holder	Name of Bank	Branch	Account Number	A/C Operated Since
1)					
2)					
3)					

H	Employment / Business Details of Co-Applicant
1)	Occupation: <input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Others (Specify): _____
2)	Name of the Employer / Business: _____
3)	Address of the Employer / Business: _____
	City: _____ State: _____ PIN Code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Country: _____
4)	Landline No. of Employer / Business: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Ext. No.: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
5)	Designation / Profession: _____ (STD) (NUMBER)
6)	Official E-mail ID : _____
7)	Age of Retirement: _____
8)	No. Of Years in Current Employment /Business: _____ Years
Income Details:	
9)	Gross Monthly Salary / Income Rs.: _____
10)	Net Monthly Salary / Income (After all deductions) Rs.: _____
11)	Other Monthly Income Rs.: _____ (specify): _____

I	Financial Information (In Rupees)						
	Student	Co-App.		Student		Co-Applicant	
A) Assets			B) Liabilities	Outstanding Amount	Monthly Installment	Outstanding Amount	Monthly Installment
1) Bank Balances			1) Home Loans A/C # _____				
2) Fixed Deposits			2) Personal Loans A/C # _____				
3) Investments (Stocks/Bonds/Mutual Funds)			3) Car/Two Wheeler Loans A/C # _____				
4) Immovable Property (Current Value) (House/Land/Farm)			4) Credit Card: Card # _____				
5) Other			5) Loan From Employer / Other Loans				

J	Reference of Co-Applicant <small>(Note: Reference should be known to the co-applicant for more than one year and not related.)</small>
1)	Name: _____
2)	Address: _____ City: _____ State: _____ PIN: _____
3)	Personal E-mail ID: _____
4)	Landline No: _____
5)	Mobile No.: _____

K Declaration

1) We declare that all the particulars, supporting documents and information provided in this Education Loan Application Form are true, correct, complete and up to date in all respect and we have not withheld or misrepresented any information. We undertake to indemnify Credila Financial Services Private Limited ("Credila") for any losses or damages that may arise from any material misstatement, misrepresentation or gross negligence in providing the particulars, supporting documents and information therein. 2) We have read the Education Loan Application Form and are aware of all the terms and conditions of availing finance from Credila and confirm having received comprehensive and detailed information regarding Credila's Education Loan scheme and fees, charges, costs payable by us in relation thereto and we have understood and agree to abide by the same. We are also aware that fees paid by us are non refundable. Fees will not be refunded in case of rejection/withdrawal of Education loan application. 3) We authorise Credila, its associate companies, agents, agencies, partners educational institutions, credit reporting agencies and any other entities to share information and authorise to verify any information such as enrolment verification, residence verification, employment verification, telephone verification, CIBIL or Credit repayment history check, document verification, reference checks etc. We unconditionally agree and accept that such data which is so provided and inconsistent with, may be construed as fraud/cheating/forgery/manipulation/fabrication of documents against Credila, and agree that Credila shall have every right for reporting such Fraud to RBI and/or any other entities/ authorities and shall have liberty to not proceed with the loan application and also taking any necessary action as suggested by the RBI or any other entities/ authorities. 4) We authorise Credila for the further sharing of the information relating to our loan details and repayment history information with other Banks, Financial institutions, companies, etc, for any purpose and shall not hold Credila responsible and/ or liable in any manner whatsoever, for sharing this information. 5) We acknowledge that rate of interest on the applied loan from Credila is floating and would be dependent upon market factors, which would be subject to change from time to time, and also include factors such as the students, co-applicants and guarantors risk profile, quality of collateral provided and other risk verification checks done as per Credila's norms. 6) We understand and acknowledge that Credila would not be able to process our Education Loan application until all information as per the company's credit and underwriting norms is provided by us and till all verifications and checks are completed. Further we agree and understand to fully co-operate with the company or its officers or its agents in complying with the same, without demur or protest. 7) We understand and acknowledge that Credila shall have absolute discretion to reject our Education Loan application and that Credila shall not be responsible/liable in any manner whatsoever to us for such rejection, or any delay in notifying us of such rejection including any costs, losses, damages or expenses or consequences caused by such rejection of our Education Loan application. 8) We declare that we have not availed any education loan for the further studies of the student from any other bank/financial institution. 9) We undertake to inform Credila regarding change in our residence/employment and to provide any further information that Credila may require from time to time. 10) We confirm that we have had no insolvency proceedings initiated against us nor have we been adjudicated insolvent.